

Accessing your BBT Retirement Account

The parameters for receiving distributions are listed below.

Additional options are available depending on such circumstances as

- financial hardship
- disability
- death
- low balance accounts for terminated members

IN-SERVICE <i>(Still working for a BBT employer)</i>			
Employee Money		Vested Employer Money	
Age 59 ½	Age 65	Age 59 ½	Age 65
<ul style="list-style-type: none"> • Periodic Payment Plan • Lump Sum 	<ul style="list-style-type: none"> • Annuity <u>Must</u> be combined with Employer Money Rollover \$ not eligible 	<ul style="list-style-type: none"> • Periodic Payment Plan Minimum 10-year term 	<ul style="list-style-type: none"> • Annuity (With or without Employee Money)

SEPARATED FROM SERVICE * <i>(No longer working for any BBT employer)</i>		
Employee Money		Vested Employer Money
Any Age**	Age 59 ½	Age 59 ½
<ul style="list-style-type: none"> • Periodic Payment Plan • Lump Sum 	<ul style="list-style-type: none"> • Annuity <u>Must</u> be combined with Employer Money Rollover \$ not eligible 	<ul style="list-style-type: none"> • Periodic Payment Plan Minimum 10-year term • Annuity (With or without Employee Money)

*Standard IRS rules regarding required minimum distributions apply

**If separation from service occurs in the year member turns 55 - or later, there are no IRS penalties for early withdrawal. If separation from service occurs earlier than the year member turns 55, a 10 percent IRS penalty will generally apply if member withdraws funds prior to reaching age 59 ½.